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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/323,715	RECEIVED MAR 22 2002
	Filing Date	June 1, 1999	
	First Named Inventor	Cunningham	Technology Center 2100
	Group Art Unit	2164	
	Examiner Name	P. Kanof	
Total Number of Pages in This Submission	Attorney Docket Number BLO1134-009B		

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
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<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Jeffrey S. Standley
Signature	
Date	February 22, 2002

CERTIFICATE OF MAILING	
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Date	February 28, 2002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715
Inventor: Gordon Cotter Cunningham
Assignee: Block Financial Corporation
Filed: June 1, 1999
Examiner: Pedro R. Kanof
Group
Art Unit: 2164
Attorney
Docket No.: 1134-009B
Title: REAL-TIME FINANCIAL CARD
APPLICATION SYSTEM

AMENDMENT TO
PATENT APPLICATION

RECEIVED

MAR 22 2002

Technology Center 2100

#8/B
J. Cotton
3/28/02

CERTIFICATE OF MAILING UNDER 37 CFR §1.8 (a)

Date of Deposit: February 28, 2002

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Sheri L. Burke
Sheri L. Burke

Box Non-Fee Amendment
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The following amendments and remarks are in response to the Examiner's
Office Action mailed January 25, 2002.